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NEVADA PUBLIC AGENCY INSURANCE POOL MEMBER COVERAGE SUMMARY

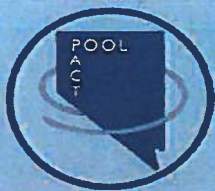
Prepared For:

Ely, City of

Prepared By:

LP Insurance Services, Inc.

THANK YOU FOR
YOUR
MEMBERSHIP!



Dear POOL Member:

Thank you for your continuing leadership commitment to serving your communities by fulfilling your public service mission. The POOL continues to offer programs, services and support for Members' financial security and collaborating with you in support of your mission.

This Member Coverage Summary reflects the successful negotiations with multiple markets to obtain cost-effective terms, conditions and pricing for approval by the POOL Board on behalf of all Members.

As owners of the POOL, you approved the extensive risk management services, such as POOL/PACT HR services including its training courses and ELearning modules on important HR topics. Enrollment in POOL's ELearning programs including Target Solutions Fire/EMS training, KnowBe4 email security training continues to reach an increasing number of employees for convenient and cost-effective learning. Our ongoing focus on law enforcement policies and practices targeted jail and road operations with onsite and virtual assessments and sample policies.

We encourage you to discuss the POOL's services with staff and your agent. We regularly update our website and encourage you to visit www.poolpact.com to utilize a growing base of HR and risk management information in the resource libraries. While there, look for the POOL Coverage documents, board and committee agendas and minutes.

Thanks to all Member volunteers who serve on our boards and committees. These volunteers do a superb job of representing the interests of the Members of your POOL.

Sincerely,

Wayne Carlson
Executive Director
Nevada Public Agency Insurance Pool



NEVADA PUBLIC AGENCY INSURANCE POOL COVERAGE SUMMARY

RENEWAL PROPOSAL	COVERAGE PERIOD	NAMED ASSURED	MAINTENANCE DEDUCTIBLE
	07/01/2022 – 07/01/2023 Standard Time	Ely, City of	\$ 500

Property Coverage

Coverage	Limit per Loss	
Property	\$300,000,000	Per Schedule of Locations

The following sub-limits apply to Section V. C. Extensions of Property Coverage:

Accounts Receivable	\$5,000,000 per loss
Arson Reward	10% up to \$25,000 per loss
Debris Removal - Mold/ Asbestos	\$100,000
Earthquake	\$150,000,000 aggregate
Flood	\$150,000,000 aggregate \$25,000,000 aggregate - Flood Zone A
Equipment Breakdown	\$100,000,000 per loss
• Loss of Income & Extra Expense	included
• Hazardous Substance Coverage	\$250,000 per loss
• Spoilage Coverage	\$250,000 per loss
• Data Restoration	\$100,000 per loss
• Electrical Risk Improvements	\$10,000
Expediting Expenses	\$25,000 per loss
Unintentional Errors and Omissions	\$5,000,000 per loss
Money and Securities	\$500,000 per loss
Ordinance or Law – LEED Building	\$500,000
Agreed Value Vehicles	Per Attachment D, if applicable



NEVADA PUBLIC AGENCY INSURANCE POOL COVERAGE SUMMARY

Liability Coverage

The Limits of Liability are as follows:

Coverage	Limit per Named Assured	Annual Aggregate Limit per Named Assured
Per Event	\$10,000,000	\$10,000,000
<i>All Sublimits are a part of and not in addition to the Limits of Liability.</i>		
<i>Liability Sublimits:</i>		
• Additional Assured (Lessors) (Section I, item 2)	\$2,000,000	
• Weed Spray Property Damage (Section IV, item 3 (B) (2) (ix))	\$250,000	\$250,000
• Emergency Response to Pollution (Section IV, item 3 (B) (2) (v))	\$1,000,000	\$1,000,000
• Criminal Defense Fees and Costs (Section VI, part C, item 4)	\$50,000	\$50,000
• Defense for Regulatory Agency Actions (Section VI, part C, item 16)	\$50,000	
Sexual Abuse Sublimit (Section VI, part C, item 21)	\$2,500,000	\$2,500,000
<i>Retroactive Date</i>	<i>May 1, 1987 except as shown in Attachment C</i>	



NEVADA PUBLIC AGENCY INSURANCE POOL COVERAGE SUMMARY

Cyber Risk Coverage Form

CYBER SECURITY RISK COVERAGE			
PART ONE: Terms and Conditions			
SECURITY RISK COVERAGE LIMITS	Limit per Named Assured Per PRIVACY OR SECURITY EVENT	Annual Aggregate Limit Per All Named Assureds	
PART TWO: Privacy or Security Liability Limits	3,000,000	3,000,000 up to \$15,000,000 aggregate all POOL Members combined	
The following sublimits are a part of and not in addition to the Limits of Liability:			
PART THREE: Security Failure/Privacy Event Management Coverage	\$100,000		
PART FOUR: Network Interruption Coverage	\$250,000	Waiting Hours Period:12 hours	
Proof of LossPreparation Costs (as defined), (Separate Limit)	\$50,000		
Retroactive Date		July 1, 2013	

This summary is intended for reference only. For specific terms, conditions, limitations and exclusions, please refer to the POOL Coverage Form and Cyber Risk Coverage Form edition July 1, 2022.



NEVADA PUBLIC AGENCY INSURANCE POOL COVERAGE SUMMARY

Environmental Liability Coverage

The Limits of Liability are as follows:

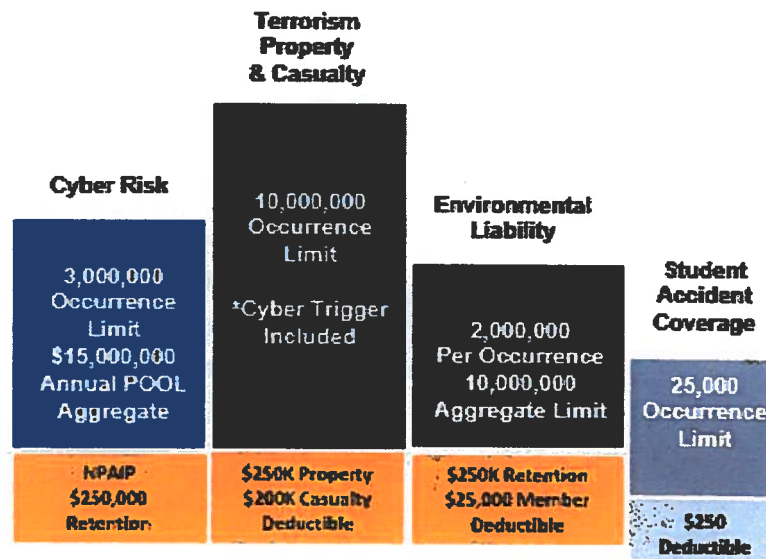
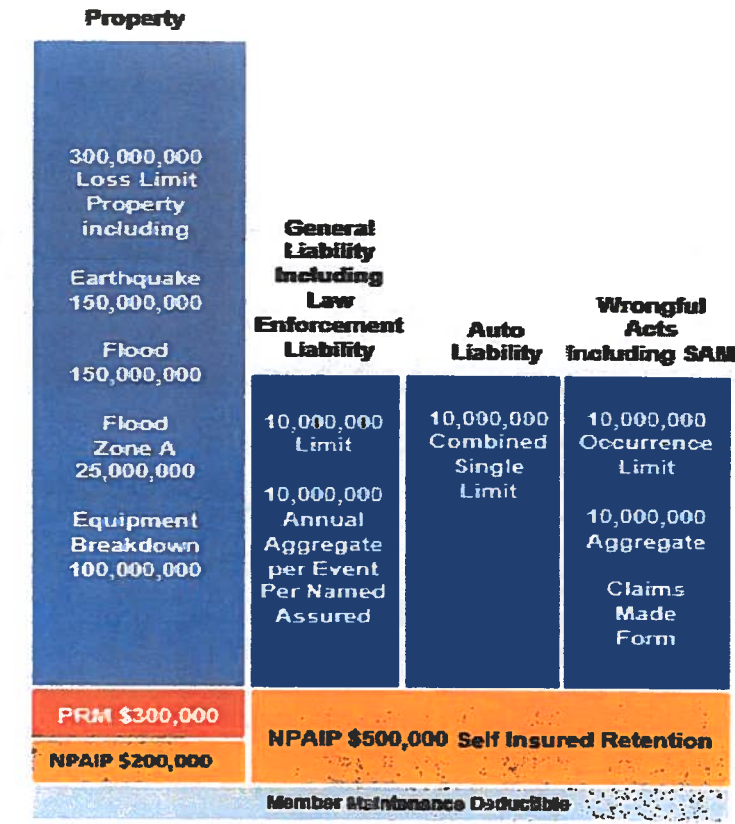
Coverage A	Third Party Claims for Bodily Injury, Property Damage or Remediation Expense
Coverage B	First Party Remediation Expense
Coverage C	Emergency Response Expense
Coverage D	Business Interruption

COVERAGE	DEDUCTIBLE	EACH INCIDENT LIMIT	AGGREGATE LIMIT
A,B,C	\$25,000	\$2,000,000	\$10,000,000

COVERAGE	DEDUCTIBLE	BUSINESS INTERRUPTION LIMIT (Days)	BUSINESS INTERRUPTION LIMIT (\$)
D	3 Days	365	\$2,000,000



NPAIP 2022-2023 Program Structure



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NEVADA PUBLIC AGENCY INSURANCE POOL COVERAGE SUMMARY

Member Contribution:

Total Cost:	\$227,192.51
Agent Compensation:	\$15,897.11
Total Program Cost Including All POOL Services:	\$243,089.62

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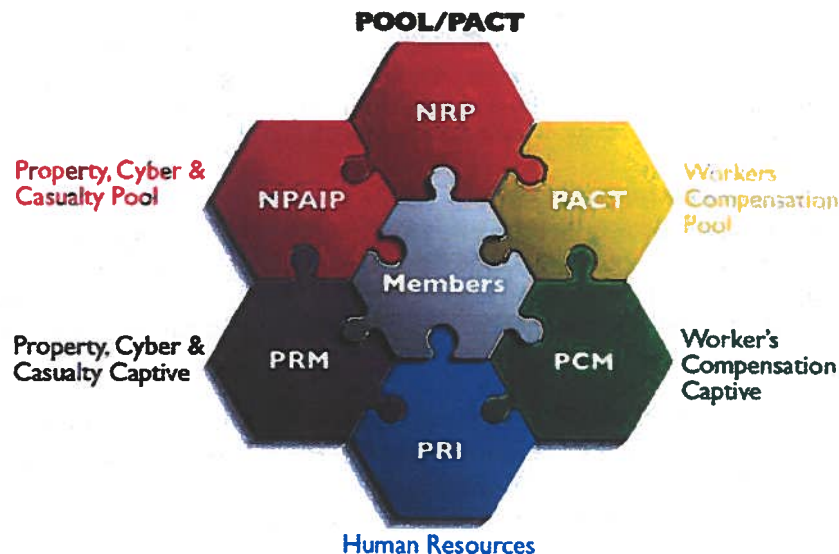
POOL/PACT – HERE FOR YOU

Members Helping Members

In 1987, four Nevada counties formed their own risk sharing pool. Now over thirty years later, the majority of Nevada's public entities remain committed to each other and the mission of their risk pool organization. POOL/PACT continues to excel in providing an unparalleled level of service to our members. Our mission seeks to help members manage their risks so they can serve the public effectively.

The POOL Board is comprised of dedicated, hardworking, and ethical Member leaders focused on public risk management. They continue to do an excellent job of representing the interests of the Member-owners of POOL/PACT.

Our members continue to see great value in being part of POOL/PACT because of extensive services, which keeps membership retention strong. POOL/PACT encourages you to discuss the services we offer with your insurance agent – its valued partner in the POOL program.



POOL Executive Committee

Josh Foli - Chair (Lyon County)
Geof Stark - Vice Chair (Churchill County)
Amanda Osborne - Director (Elko County)
Dan Murphy - Director (Pershing Co.SD)
Gina Rackley - Fiscal Officer (Humboldt Co)
Ann Cyr - Director (Carson City SD)
Scott Lindgren - Director (TDFPD)

PACT Executive Committee

Paul Johnson - Chair (White Pine CSD)
Mike Giles - Vice Chair (City of Lovelock)
Amana Osborne - Trustee (Elko County)
Josh Foli - Fiscal Officer (Lyon County)
Robyn Dunckhorst - Trustee (Humboldt GH)
Craig Roissum - Trustee (City of Caliente)
Joe Westerlund - Trustee (Town of Tonopah)



PROGRAMS AND SERVICES AVAILABLE TO POOL/PACT MEMBERS

RISK MANAGEMENT

Training

POOL/PACT provides extensive training. Examples include: Portable Fire Extinguisher Training • Safe Driving Techniques • Blood Borne Pathogens • Ethics • Nevada Open Meeting Law • POOL/PACT 101 • Positive Governance. Visit www.poolpact.com for more information.

eLearning

POOL/PACT provides a dynamic eLearning platform, ongoing and timely learning courses, and support for: Human Resources • Employee Safety • Cyber Security • Risk Management • Health and Wellness • Emergency Medical Services • Fire Safety • and many more!

Risk Management Programs

Member Value and Performance (MVP) Review • Infrared Thermography (IRT) • Safety Policies and Procedures Review • Site Surveys • OSHA Compliance Assistance • Safety and Loss Control Committee Review and Development • Improved Security Systems • Swimming Pool Safety Training and Inspections • School District Hazard Vulnerability Assessments and Emergency Operations Plan Reviews • Claims Analysis • Written Workplace Safety Plan Review and Development

Law Enforcement and Fire Protection

On-line Law Enforcement training, policies, and best practices from the Legal Liability Risk Management Institute • Jail assessment and policy review for members operating correctional facilities. • Fire and EMS training, policies, and best practices from TargetSolutions. • Fit For Retirement, a Complete Wellness program, that includes mental health, advanced testing, dietician, and fitness guidance for full-time first responders.

Risk Management Grant Program and Loss Control Excellence Program

- Loss Control grants to help mitigate or eliminate risk to employees and liability exposure.
- Five, \$2,000 risk management educational grants available to each member each year.
- Loss Control Excellence Program with financial incentive.

24-7-365 Workers Compensation Nurse Triage Program

PACT members are eligible to use our innovative and streamed lined WC information and reporting system for non-life-threatening on-the-job injuries

Cybersecurity

All POOL members are provided a KnowBe4 online account subscription • Ongoing and updated Cybersecurity training • Best Practices • Cyber Incident Response templates and guidance • Network assessments • Virtual Risk Officer

MSDSOnline

OSHA and state compliance with safety data sheet management and updates are available online to ensure compliance and updated information.

For additional information contact Marshall Smith or Jarrod Hickman, POOL/PACT Risk Managers,
(775) 885-7475 website: www.poolpact.com



PROGRAMS AND SERVICES AVAILABLE TO POOL/PACT MEMBERS

HUMAN RESOURCES

A variety of services are offered through POOL/PACT HR. We work with each member individually to address their specific HR-related needs and reduce liability. The basic services include:

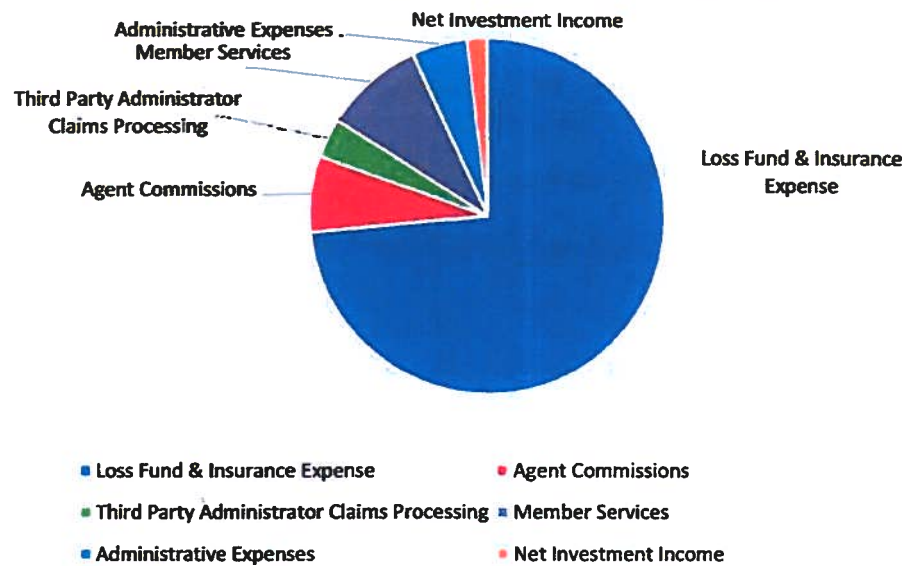
- Consultation with members to manage and resolve critical employment-related issues to include identifying options, providing step-by-step guidance, monitoring progress, and answering questions.
- In-person and virtual instructor-led training courses, workshops, and certificate programs.
- eLearning and live online training courses available 24/7 and tracked for completions.
- Webinars on HR-related topics.
- On-site assessments of members' HR practices with recommendations.
- Communication issued as "Alerts" and "Notices" to inform members when a significant HR-related law or practice has changed.
- On-site HR Briefings tailored to specific needs/requests of members.
- Sample personnel policies which may be adopted for use by members.
- Sample job description templates and numerous HR forms that can be tailored for use by members.
- Salary schedule database available on our website for member reference.
- Summary of HR-related legislation produced each legislative session.
- HR Scholarships to assist member HR representatives in attaining nationally recognized HR certifications.
- Annual HR Conference providing HR representatives and CEOs valuable information on communication, leadership, and legal compliance.

For additional information contact Stacy Norbeck, POOL/PACT Human Resources Manager,
(775) 887-2240 email: stacynorbeck@poolpact.com website: www.poolpact.com



POOL 2022-2023 APPROVED BUDGET AND EXPENSES

POOL FY 2022-23 Approved Budget Expenses



Pool Budget	Approved Budget	% Allocation
Loss Fund & Insurance Expense	\$ 17,163,656	74.2%
Agent Commissions	\$ 1,567,177	6.8%
Third Party Administrator Claims Processing	\$ 800,575	3.5%
Member Services	\$ 2,052,526	8.9%
Administrative Expenses	\$ 1,139,947	4.9%
Net Investment Income	\$ 413,421	1.8%
Total Budget	\$ 23,137,301	100.0%



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POOL/PACT CONTACTS

Nevada Risk Pooling (NRP)
(775) 885 7475

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Marshall Smith, Risk Manager, ext 104
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Jarrold Hickman, Risk Manager, ext 133
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Stephen Romero, Member Relations Manager, ext 110
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Pooling Resources, Inc. (POOL/PACT HR)
(775) 887 2240

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Jeff Coulam, Sr. HR Business Partner, ext 106
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Lessly Monroy, HR Business Partner, ext 108
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Davies Claims Solutions

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Margaret Malzahn, WC Claims Supervisor
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Margaret.malzahn@Davies-group.com



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NPAIP MEMBERSHIP

Counties:

Carson City
Churchill County
Elko County
Esmeralda County
Eureka County
Humboldt County
Lander County
Lincoln County
Lyon County
Mineral County
Nye County
Pershing County
Storey County
White Pine County

Towns:

Town of Gardnerville
Town of Genoa
Town of Minden
Town of Pahrump
Town of Round Mountain
Town of Tonopah

School Districts:

Carson City School District
Churchill County School District
Douglas County School District
Elko County School District
Esmeralda County School District
Eureka County School District
Humboldt County School District
Lander County School District
Lincoln County School District
Lyon County School District
Mineral County School District
Nye County School District
Pershing County School District
Storey County School District
White Pine County School District

Cities:

Boulder City
City of Caliente
City of Carlin
City of Elko
City of Ely
City of Fernley
City of Lovelock
City of Wells
City of West Wendover
City of Winnemucca
City of Yerington

Fire Districts:

Moapa Valley Fire Protection District
Mt. Charleston Fire Protection District
North Lake Tahoe Fire Protection District
North Lyon County Fire Protection District
Pahranagat Valley Fire District
Tahoe Douglas Fire Protection District
Washoe County Fire Suppression
White Pine Fire District

Others:

Central Nevada Historical Society
Central Nevada Regional Water Authority
County Fiscal Officers Association of Nevada
Douglas County Redevelopment Agency
Elko Central Dispatch
Elko Convention & Visitors Authority
Humboldt River Basin Water Authority
Lincoln County Regional Development
Mineral County Housing Authority
Nevada Association of Counties
Nevada Commission for the Reconstruction of the V & T Railway
Nevada League of Cities
Nevada Risk Pooling, Inc.
Nevada Rural Housing Authority
Pooling Resources, Inc.
Regional Transportation Commission of Washoe County
Truckee Meadows Regional Planning Agency
U.S. Board of Water Commissioners
Virginia City Tourism Convention
Western Nevada Regional Youth Center
White Pine County Tourism

Special Districts:

Alamo Water & Sewer District
Amargosa Library District
Beatty Library District
Beatty Water & Sanitation District
Canyon General Improvement District
Carson-Truckee Water Conservancy District
Carson Water Subconservancy District
Churchill County Mosquito, Vector and Weed Control District
Douglas County Mosquito District
Douglas County Sewer
East Fork Swimming Pool District
Elko County Agricultural Association
Elko TV District
Fernley Swimming Pool District
Gardnerville Ranchos General Improvement District
Gerlach General Improvement District
Humboldt General Hospital
Incline Village General Improvement District
Indian Hills General Improvement District
Kingsbury General Improvement District
Lakeridge General Improvement District
Lincoln County Water District
Logan Creek Estates General Improvement District
Lovelock Meadows Water District
Marla Bay General Improvement District
Mason Valley Swimming Pool District
Minden Gardnerville Sanitation District
Moapa Valley Water District
Nevada Association of Conservation Districts
Nevada Association of School Boards
Nevada Association of School Superintendents
Nevada Tahoe Conservation District
Northern Nye County Hospital District
Pahrump Library District
Palomino Valley General Improvement District
Pershing County Water Conservation District
Sierra Estates General Improvement District
Silver Springs General Improvement District
Silver Springs Stagecoach Hospital
Skyland General Improvement District
Smoky Valley Library District
Southern Nevada Area Communication Council
Southern Nevada Health District
Stagecoach General Improvement District
Sun Valley General Improvement District
Tahoe Douglas District
Topaz Ranch General Improvement District
Tahoe Reno Industrial General Improvement District
Tonopah Library District
Walker Basin Conservancy
Walker River Irrigation District
Washoe County Water Conservation District
West Wendover Recreation District
Western Nevada Development District
White Pine Television District #1
Zephyr Cove General Improvement District
Zephyr Heights General Improvement District

**THANK YOU
FOR YOUR
MEMBERSHIP!**



Loss Control Overview

According to the Bureau of Labor Statistics, nearly 12 workers are killed on the job every day. In U.S. workplaces more than 3.3 million men and women suffer a serious workplace injury or illness. Many standards promulgated by the Occupational Safety and Health Administration (OSHA) explicitly require the employer to train employees in the safety and health aspects of their jobs. Other OSHA standards make it the employer's responsibility to limit certain job assignments to employees who are "certified," "competent," or "qualified"—meaning that they have had special previous training, in or out of the workplace. These requirements reflect OSHA's belief that training is an essential part of every employer's safety and health program for protecting workers from injuries and illnesses. At L/P Insurance, we are committed to a comprehensive year round risk management approach to your Risk Control exposure. An approach that reduces loss, enhances employee knowledge, promotes favorable e-mod calculations by NCCI and results in a net reduction of your overall insurance rates.

Attached is a detailed listing of Loss Control Services & Employee training LPINS currently perform for our clients.

<u>Loss Control</u>	<u>Approved Training</u>	<u>Approved Training</u>	<u>Other Services</u>
Design and implement site specific safety programs.	Trenching & Excavating	Confined Space Training	Perform market surveys
In-house training utilizing up to date tailgate topics specific to state jurisdiction.	Live-Fire Extinguisher	Forklift Operator Training	Industrial Hygienist***
	Blood borne Pathogens	Mine Safety Training (MSHA) 8-hour refresher and 24-hour new miner training	Ergonomics Specialist***
	Hazardous Communications	OSHA approved classes	Fire Suppression Specialist ***
Conduct OSHA and MSHA approved training.	Accident Investigation	10- & 30-hour Construction 10- & 30-hour General Industry	ISNetWorld Compliance & RAV's Program Development
Implement site specific Incentive & accountability Programs.	Security Procedures	American Red Cross First Aid, CPR & AED Training	Avetta Compliance & Program Development (Formerly Browz)
	Emergency Evacuation Planning	Hazmat 172 Training	OSHA-300 log Training & Assistance
Site inspections and reporting for regulating safety programs and Insurance renewal.	General Workplace Safety	Scaffolding Erection/Safety Training* Scaffolding Awareness/ Competent Person Fall Protection Training	MSHA 7002 Training & Assistance
Audit existing safety programs and provide recommended changes	Lock Out/Tag Out	Hazwoper Training	
	FMCSA Assistance	40 hour training 24 hour training 8 hour Annual Refresher	
	Respiratory Protection	CNG Safety Awareness Training	
	Defensive/Distracted Driving	COVID-19 Safety Programs & Training	
	Man-lift/Scissor-lift Training (MEWP)		

